



**Testimony of Kevin Lembo, State Healthcare Advocate  
Before the Executive and Legislative Nominations Committee  
In Support of the Nomination of  
Thomas R. Sullivan of Southington as Insurance Commissioner  
April 12, 2007**

Good morning Senator Looney, Representative Janowski, and members of the Executive and Legislative Nominations Committee. For the record, I am Kevin Lembo and I am the State Healthcare Advocate. My office is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

I am pleased to testify today in support of the nomination of Thomas R. Sullivan as the new Insurance Commissioner. Mr. Sullivan's nomination brings the expectation of a new direction at the Department of Insurance, one that I hope will achieve a long-awaited balance between the regulation of the insurance industry and strong consumer protection, particularly in the area of healthcare. I met Mr. Sullivan on Tuesday and spoke to him about his vision for the Department of Insurance, my concerns about consumer access to health insurance, as well as the conduct of some insurers in the State of Connecticut. He was receptive to my concerns, and I believe he is sincere in his willingness to collaborate with our office in addressing the multiple managed care issues that consumers face each day.

Some have questioned the choice of Mr. Sullivan as Insurance Commissioner because of his work in the insurance industry. While it is true that Mr. Sullivan comes from the industry he is about to regulate, I do not think it is fair to pre-judge his actions as Insurance Commissioner. Instead, absent any defect in his nomination and with the consent of the General Assembly, it will be our collective responsibility to judge his tenure as Commissioner by his future actions and regulatory decisions.

For my part, and with his consent, I will convene a meeting of community healthcare advocates in the coming weeks to introduce Mr. Sullivan to this constituency, and to start a positive dialog that is long overdue. It is also my intention to keep a direct line of communication open with Mr. Sullivan to ensure frank and timely discussion of critical healthcare issues. I expect that there may be times when our positions will differ, but I hope that from those differences, we can find solutions.

Weaved throughout the insurance statutes are a host of consumer oriented provisions that include managed care disclosure requirements, the Connecticut Unfair Insurance Practices Act,

utilization review requirements, requirements about forms and their approval by the Insurance Department, and others. It is time to strongly enforce these protections. From my experience, the staff at the Insurance Department is highly motivated and willing, if allowed, to take a more aggressive stance in protecting consumer rights in healthcare. This motivation can best be directed through the leadership of a new Commissioner who is willing to restore balance to the Department's vision, bring some fresh ideas to the table, provide staff their well-earned respect, and listen to the views of all stakeholders in the decision-making process.

I look forward to working with Mr. Sullivan in the months and years ahead as he identifies and works toward his goals.

Thank you for your attention. I am happy to take your questions at this time.